

Testimony Senate Bill No. 125

Mr. Chairman, Members of the Committee

My name is John Harwood my wife's name is Carol.

This debate surrounding health care reform is so difficult but so necessary. Carol is a nurse and is the front line of patient care. Our oldest son Mike receives the wonderful support of a prescription drug company for a serious chronic internal illness. Our second son Craig has multiple disabilities and is cared for by AWARE. Our daughter Kimberly and our granddaughter Audrey lives were insured and preserved by medical specialists and C.H.I.P. New West Health Care Insurance paid for the removal of a tumor from the hand of our youngest son Curtis. Our family is truly blessed by the hands of caring people and the arms of a loving God.

Senate Bill 125 provides an appealing but unprudent approach to making necessary revisions to Public Law 111-148 and Public Law 111-152. The average cost of health insurance in Montana is over \$14,000 and the average yearly medical bill is \$5,000.

The treatment costs associated with providing affordable medical care to uninsured patients, high risk patients, non-compliant patients, irresponsible patients, and low income patients present difficult challenges. While helping many, insurance companies and hospitals often "need" to dump patients. The blunt effect of such decisions impacts taxpayers and other health care providers.

Affordable health insurance is a rudimentary element (A,B,C) of affordable health care. Collectively, administratively and legislatively we need to form coalitions that seek answers to health care reform and our national debt.

State officials and state employees must be kept in the front line of this decision making process. Support health care reform. Please table Senate Bill No. 125.